

BRUTAL GAME MUST GO.  
COLUMBIA BEGINS WORK.  
Meeting To Be Called to Reform or  
Else Abolish Football.

UNIVERSITY HEADS ON FOOTBALL.  
President Butler of Columbia expected to call meeting to decide whether the university shall not drop football unless rules are changed.

Chancellor Day, Syracuse University: "One human life is too big a price for all of the games of the season."  
President A. V. V. Raymond, Union College: "The evils to be abolished are inherent in the game itself as now played under the rules, as Moore's death clearly shows. That is why the game itself must go, at least, in its present form. It now seems certain that the fatalities of this fall will lead to some united effort on the part of our colleges either to suppress football altogether, or to make such radical changes as will eliminate not only the element of brutality, but that of unnecessary danger."

President F. S. Luther, Trinity: "I do not regard the danger of the game as the most serious question before the colleges. I am inclined to think that in spite of the distracting money question the undergraduates can be left to decide whether or not they wish to play, but it would simplify matters immensely and prevent athletic scandals if the high fence were taken down and the gate money idea abolished."

President Merrill, Colgate University: "I am confident that if the game should not be abolished its rules should be greatly changed, and I should be very glad to see such a meeting as Chancellor MacCracken suggests, held."

President Eliot, Harvard: "If injuries, even if deaths occur in the game, that is not an argument against the game. It is not over these things that I find fault. It is the spirit that animates the players and prevails in the game that I criticize and wherein lies my objection to the game. I shall do nothing and shall take no action in response to the dispatch from the chancellor of New-York University."

According to a generally credited report at Columbia University yesterday, radical action on the future of football at that institution may be expected in a few days. President Butler, according to this report, has called a meeting of the university committee on student organizations to decide whether football shall not be abolished at Columbia, unless there be a radical change in the game as now played. President Butler, it is well known, has strongly advocated reform in football, and it is understood that he has only waited until the end of the present season to have Columbia take some positive action in the matter. But while President Butler has been a strong advocate of reform in football, it is believed that it is only the developments of the last few days, the deplorable accident on Ohio Field and the serious injury to Douglas Carter in the Columbia-Pennsylvania game, which has brought about the determination to consider seriously the absolute abolition of football on University Heights.

More than a month ago Columbia took the initiative in seeking a reform of football by the co-operation of all the big universities. The men who have charge of athletic affairs there felt, as they said, that a team with an almost unbroken record of defeat was hardly in the position to go out and call loudly for a change in the rules, but they felt also that Columbia's record of defeat was due largely to her endeavor to play clean football, and so they "took the bull by the horns" and sent letters to the proper authorities in the big universities to get at the feeling on football. While it cannot be said that the response in all cases was cordial, on the whole it was satisfactory, and it is felt at Columbia that football is on the high road to reform.

As told exclusively in The Tribune yesterday, as the first step in this reform it is proposed to abolish the present rules committee and substitute for it a responsible body named by the governing bodies of the great universities. Francis S. Bangs, chairman of the university committee on athletics of Columbia, came out flatfooted yesterday against the present rules committee. He said:

"The game is played under rules formulated by a committee called together several years ago by the now defunct University Athletic Club of New-York City. It has been self-perpetuating, irresponsible, impervious to public opinion and culpable in refusing to heed the unceasingly increasing character of the game. For nine years, and by this I mean not only those acts and practices which spectators plainly see, but the acts and practices which the public does not see, it does not know, but which the players know well—some of the rules committee may be held directly responsible, because they have been in close daily touch with the team and the universities during the training season and must have been perfectly aware of what has been planned and done. In putting the members of other teams 'out of business' in a game, in making athletics a business for members of their own team, and in all the underhanded 'graft' in athletics that has sprung from the corrupting influence of football money, have they uplifted a protesting voice?"

"I would not entrust the reformation of the game to the present rules committee. They have given no evidence of sympathy with the demand for reform. I may be doing injustice to some of its members, but the committee has made its decisions known only as a committee, and the views of its individual members are not known. In the attitude hitherto maintained by the committee, its real desire to reform the game may, perhaps, be doubted, even under compulsion."

Mr. Bangs had this to say in the course of a statement he made for the forthcoming issue of "The Columbia Spectator." In addition, he said: "I cannot speak officially for the committee, the university committee, of which he is chairman, but for myself I can say positively that football under existing rules and prevailing practices is abominable, and if the further playing of the game depended upon my word I would stop it. It should be a game calling for a high degree of skill, alertness, courage and manliness, but it has come to be nothing more than the personal collision at high speed of a number of young men of powerful physique, with the result that even in practice broken arms, lacerated heads and other physical and lasting injuries are of almost common daily occurrence. To this is to be added the vicious personal antagonisms often aroused, and frequently deliberately provoked in the course of the game, and the cowardly sneaking in the midst of a scrimmage, which would not occur if detection were not known to be impossible, must be torn away. The suggestion was laid before the presidents of certain of our universities that it might not

E. A. MACDOWELL'S WRECK.  
HIS DAYS OF WORK OVER.

Columbia Trouble and Overwork  
Blamed for Composer's Illness.

Edward A. MacDowell, the music composer, is completely broken down. The condition was brought on by overwork and worry, which his wife says is the result of the trouble he had at Columbia University nearly two years ago, resulting in his resigning the professorship of music at that institution. With his wife



E. A. MACDOWELL.  
The composer whose mind has been wrecked by overwork and worry.

he is staying at the Hotel Westminster, and his health is so bad that only his most intimate relatives are permitted to see him.

MacDowell's condition became known yesterday through the following letter sent out by Hamlin Garland, the author, one of the composer's most intimate friends:

In view of the many inquiries concerning Edward MacDowell's health, his friends ask you to permit me to make report of his present condition. Mr. MacDowell is suffering from profound nervous prostration, on by insomnia and overwork. The crash came suddenly last March at the close of a very busy winter and his physicians advised immediate return to the country, and above all absolute rest, believing that he would soon be restored to his usual good health. In this they and all his friends have been disappointed. He has grown steadily weaker and his medical advisers now take a very serious view of his case. They say he may possibly recover some part of his physical vigor but that he will never compose again. As one eminent specialist said, "It is a tragic thing to speak of him as having wrought brain burning itself away in overwork."

Absolutely temperate in all other ways, MacDowell has been too prodigal of labor. As a teacher he gave the best of himself. As a professor of music he has been a model. His spotless purity of life and the lofty standards which he always upheld have been an inspiration to all who knew him intimately. It is a tragic thing to speak of him as having wrought brain burning itself away in overwork.

He spent himself to enrich American music, and now, at forty-three, with the production of more than one hundred and thirty pieces of music of the highest quality, his creative work is ended, but he takes his place among the really great composers of the day, ranking as some of our critics have said, with Grieg and Brahms. His spotless purity of life and the lofty standards which he always upheld have been an inspiration to all who knew him intimately. It is a tragic thing to speak of him as having wrought brain burning itself away in overwork.

Edward A. MacDowell resigned from the faculty of Columbia University early in February, 1904. About the same time two other professors gave their resignations to President Butler. Professor MacDowell said at the time that the main cause for his dissatisfaction was the fact that the university authorities, and President Butler in particular, were unwilling to accord to his department what he deemed necessary for its progress and efficiency.

Professor MacDowell expressed himself as being entirely at variance with the policy which had been pursued in relation to the department of music and the school of fine arts. He said that he had been at Columbia for eight years, and that the satisfaction of his work had been a great disappointment to him.

KUBELIK CARRIES MUFF.  
Keeps Those \$50,000 Fingers  
Buried in It.

The nipping air of the Hoboken pier did not touch the delicate digits of Jan Kubelik when the Amerika docked yesterday. The violinist's \$50,000 fingers were carefully tucked in a small seal muff. It was not unusual to see a man coming down the gangplank with long hair and a cloak, but the muff was the muff that made the spectators stare. The first cabin passengers took no notice of it; they had seen it daily on the voyage. Kubelik had played for them and had talked to them in English, and they understood that he was protecting his stock in trade.

The great violinist, husband of the Countess Czaky-Czall and the proud father of twins, was literally carried from the pier by a delegation of fifty Bohemians, who represented twenty-five Bohemian societies in this city.

The violinist surprised his many friends at the pier by grinning in English. When he left New-York more than a year ago his knowledge of English was limited, but by careful study he has learned to speak it fluently.

LONG TRIP TO FAR NORTH.  
Two Men of Northwest Police to  
Visit Icebound Whalers.

[By Telegrams to The Tribune.]  
Winnipeg, Man., Nov. 27.—To take medicine and supplies to the ice imprisoned whalers in the Arctic Sea, Sergeant Fitzgerald and Constable Walker, of the Royal Northwest Police, will make a journey of 6,000 miles. They leave Regina, Saskatchewan, this week for Dawson City, and will set out from there on December 10, when the long trip over the mountains in the darkness of the Arctic winter will be begun. The whalers, Port McPherson, on the Mackenzie River, will be reached in a month, and there the two men will be joined by six "mushers," and the party will skirt the shore of the Arctic Ocean until Herschel Island is reached. It being supposed that the whalers are around there, they have delivered the supplies they will make trips of inspection to the native villages to see that no whalers are being sold to the natives. A curious feature of the trip is its being made in winter instead of summer, but this is necessary owing to the whalers needing supplies.

Seattle and Nacozari Falls are still open. Twenty trains a day by the New York Central line.—Adv.

A LOCK CANAL AT PANAMA  
PRESIDENT SO DECIDES.

Recommendation to Congress Will  
Be Against Sea Level Project.

[From The Tribune Bureau.]  
Washington, Nov. 27.—The President has determined to recommend to Congress that the present plans for the construction of a lock canal at Panama be pursued without deviation, despite the fact that the board of consulting engineers by a vote of eight to five declared a preference for the sea level plan. The President's decision has been reached as a result of the following facts: Of the board of consulting engineers, five American professional engineers voted for the lock plan as against two American professional engineers who expressed their preference for the sea level project; the Isthmian Canal Commission is a unit in favor of a lock canal, and Chief Engineer Stevens, who doubtless will ultimately be appointed a member of the executive board of the commission, to succeed Wallace, also favors the lock project.

There are, therefore, ten American engineers who regard a lock canal as the most feasible and practical. They are Stevens, who constructed the great water system of Boston; Randolph, chief engineer of the Illinois Drainage Canal; Ripley, who was chief engineer of the "Soo" Canal; Noble, who designed the great improvements now being carried out by the Pennsylvania Railroad, and Abbott, regarded by many as the most capable engineer in the United States army. These men are all members of the Advisory Board of Consulting Engineers. Then there are Generals Hains and Ernst, army engineers with life long experience in the canalization of rivers and great harbor improvement works; Harrod, who so successfully made levees to confine the Mississippi, and Admiral Endicott, who has built practically all the great dry-docks for the navy, naval docks being in every essential particular ship canal locks. All these experts are members of the Canal Commission. In addition to them is Stevens, who probably has the most thorough and practical knowledge of actual conditions on the isthmus of any of the men consulted.

Of the men who voted for the sea level project, one, a French engineer, admits that he did so with reluctance, as his judgment was for a lock canal on a lower level than had hitherto been prominently discussed, but he was prevented from an accurate expression of his views at the time by the fact that the question was so put that he was compelled to vote either for a canal on a ninety-foot level or for a sea level canal, and between these two he favored the latter. Parsons and Burr, American engineers, favor the sea level canal, as does General Davis, who is not, however, an engineer. There remain four foreign engineers who favor a sea level canal without qualification, but they explain that they considered only the ideal canal, irrespective of considerations of time and money; and one of the American engineers who voted for the sea level admits that had it been a private instead of a government enterprise he, too, would have favored the lock project.

MAJORITY FOR THE LOCK PLAN.

In addition, Secretary Taft will add the weight of his opinion in favor of the lock project, and when the President expresses his preference for that plan the vote will stand practically as follows:

For a lock canal—The President, Secretary Taft, the Isthmian Canal Commission, five American engineers, members of the advisory board of consulting engineers.  
For a sea level canal—Four foreign engineers, two American engineers, General George W. Davis, chairman of the board of consulting engineers.

For a thirty foot level canal—The French member of the board of consulting engineers.

"Considerations in favor of a lock canal are greatly diminished cost, the possibility of preparing an accurate estimate of the cost, great saving of time, and the possibility of fixing with reasonable accuracy the time necessary for the completion of the project."

Obstacles to a sea level canal are greatly increased cost, far greater consumption of time, impossibility of arriving at anything like an accurate estimate of the ultimate cost, and impossibility of estimating with even approximate accuracy the time necessary for construction.

Under these circumstances there seems to be little doubt that Congress will approve the recommendation of the President that the dream of a sea level canal, or "the straits of Panama," will be disapproved and that work will be pushed on the basis of a lock project.

QUESTION OF LEVEL NOT DECIDED.

Until the full report of the consulting engineers and the report of Chief Engineer Stevens have been received and passed on by the commission, it will be impossible to determine definitely on the level which shall ultimately be decided on for the lock canal. Some interesting data on the subject have already been submitted by Mr. Stevens. For instance, he shows that it will be necessary for a canal on the ninety-foot level to excavate 62,000,000 cubic yards of material; for a sixty-foot level, to excavate 103,000,000 yards; for a thirty-foot level, 135,000,000 yards, and for a sea level nearly double the last figure, or 244,000,000 yards. It is further known that the sea level project would require the removal of approximately 18,000,000 cubic yards of rock from below the water level, a mass between eight and nine miles long and nearly forty feet deep. It is calculated that this would cost to excavate not less than \$5 a cubic yard, or a total of \$90,000,000, which would be saved, even with a canal constructed on a thirty-foot level.

It is expected that by the time the President is ready to communicate with Congress on the subject of the canal he will be able to state definitely the level on which the best opinion is agreed, and the most advisable, and that the approval of Congress of the plans which the Chief Executive will be able to announce as having been adopted will dispose of all question regarding the plans for the canal.

The great construction plant which the commission has been steadily assembling on the Isthmus will have been virtually completed by the middle of January; facilities for the removal of the material as fast as excavated will have been perfected, and proper housing of the laborers under comfortable and sanitary conditions will have been effected, so that nothing will remain except to "make the dirt fly."

EXPLOSION KILLS NINE.

Keystone Powder Works, at Emporium, Penn., Destroyed.

Emporium, Penn., Nov. 27.—An explosion in the mixing house, and in one of the packing houses, at the Keystone Powder Works, to-day, destroyed the entire works, killed nine men and injured several others.

The dead are James Joyce, John Butler, James Campbell, John Hamilton, Thomas Welch, James Murphy, Frank Harrington, John Roscoe and William Sprung.

The body of Sprung was the only one recovered. Searchers are picking up the other bodies. No damage was done in the town.

Thanksgiving Dinner.

Dewey's Whisk always give satisfaction. H. T. Dewey & Sons Co., 135 Fulton St., New York.—Adv.

OLCOTT SEES PRESIDENT.  
TWO LONG CONFERENCES.

Also Talks with Secretary Root  
and Senator Platt.

[From The Tribune Bureau.]  
Washington, Nov. 27.—Representative-elect J. Van Vechten Olcott, who is a candidate for president of the New-York Republican County Committee, spent the day in Washington and was in conference most of the time with the President or Secretary Root or Senator Platt, approximately seven hours with the two former. Mr. Olcott arrived early this morning, and soon after breakfast called on Secretary Root at his home, accompanying the Secretary to the State Department shortly before 10 o'clock. After half an hour's conference there with the Secretary he went to the White House and remained in the President's private office two hours and a half, although the President was called out from time to time to receive important visitors. Soon after Mr. Olcott arrived at the White House, Secretary Root appeared and remained with the Representative-elect during the latter part of a long conference with the President.

On leaving the White House Mr. Olcott went at once to Stoneleigh Court to call on Senator Platt, with whom he spent some time. After a visit to the Capitol Mr. Olcott returned to the White House again to meet the President, and Secretary Root, with whom he had made an appointment for 6 p. m., remained with them an hour. Mr. Olcott dined with a friend, but went again to Stoneleigh Court for a final conference with Senator Platt and left Washington at a late hour for New-York.

Shortly before his departure Mr. Olcott said there was absolutely nothing he could say regarding his conference with the President. He had spent a strenuous but pleasant day. He further said that Senator Platt had promised to say nothing for publication, but intimated that in New-York to-morrow he would have something of public interest to say.

Some Republican members of Congress from New-York regard the protracted conferences with Senator Platt and the President, and the presence of Secretary Root at these and the interest which both he and the President appear to be taking in the New-York situation as significant in their bearing on the political organization there for the future.

[By The Associated Press.]

Washington, Nov. 27.—The question of the choice of a chairman of the New-York Republican Committee to-day occupied much of the time of President Roosevelt, who was twice visited by Representative J. Van Vechten Olcott, of New-York City, a candidate for the place. At a part of the first interview in the morning Secretary Root was present. Mr. Olcott's second interview with the President was at 6 o'clock this evening. Mr. Olcott also had two interviews with Senator Platt. None of the principals to these conferences would say what decision, if any, was reached. There is a general impression, however, that it has been intimated to Mr. Olcott that for the sake of harmony and for other reasons it would be well for him to withdraw from the race. No direct declaration that such an intimation has been given to Mr. Olcott, was forthcoming, but a brief statement was made to-night by Mr. Howe, Senator Platt's private secretary, following a conference between the Senator and Mr. Olcott. Mr. Howe said that the Senator could not see the representatives of the press, but that he had stated that Mr. Olcott could not tell whether he would withdraw from the contest for the chairmanship; that he (Senator Platt) could not tell whether Mr. Olcott would withdraw, and further, that no one could tell anything about the subject until the question of the chairmanship had been further discussed by those interested. This, it was announced, was all that was to be said to-night.

INDIAN WOMAN DIES AT AGE OF 112.

Supposed Descendant of Pocahontas Said She  
Had Seen George Washington.

Mary Jane Harris, believed to be the oldest woman in the State of New-York, died at her home yesterday in her 112th year. Her grandmother was a full blood Indian woman. She said she was a descendant of Pocahontas, although it was generally believed that she was a negro. Mrs. Harris was born in Georgetown, D. C. She often told how she had seen George Washington when she was six years old, both in Washington and at Alexandria. She was eighteen years old when the Washington Canal was opened.

The old woman attributed her great age to her regular habits and open air exercise. At the age of ninety she got a new set of teeth, and they were in good use until the time of her death. She leaves three sons, all of them past seventy. Some of her grandchildren are grey haired men and women. The body will be taken to Virginia for burial.

WED TO BE RID OF HIM.

Assertion of Mrs. H. Morgan Campbell, Jr., Sued for Divorce.

H. Morgan Campbell, Jr., son of the Pittsburgh steel man, has brought suit for divorce from his wife, who was Mary Smyth, of Stamford, Conn. The papers allege they were married on January 2, 1902, and that his wife deserted him on February 10 of the same year.

Desertion is the only ground alleged. They were married at Pittsburgh while Miss Smyth was filling an engagement there with a "Ben Hur" company, and soon afterwards young Mr. Campbell left this country for a tour of the world.

Mrs. Campbell says she has seen her husband only three times since their marriage and that she married him because his wild protestations frightened her and she wanted to get rid of him. She will not rest the case.

"MOP" SHORTENS MAIL SCHEDULE.

[By Telegrams to The Tribune.]  
Kansas City, Mo., Nov. 27.—The transcontinental mail between New-York and Washington and Los Angeles now makes the journey two and one-half hours quicker than ever before. A new time card for the Missouri Pacific fast mail train from St. Louis went into effect to-day. The reduction of an hour in the running time of this train enables it to connect with the Golden State Limited train on the Rock Island, which train started from Chicago last night on its initial run this season. The Missouri Pacific fast mail takes the through mail from New-York and Washington through the Pennsylvania at St. Louis.

PERKINS'S PRIVATE ACCOUNT.  
Nylc Trust Funds Mixed with His Own--Disposition  
of Profit Unexplained--McCall Disapproved.

STEEL DEAL OF \$2,375,000, NOT ON BOOKS.

Part of Proceeds of Sub-cellar Syndicate, Which Went to Hamilton Through J. P. Morgan & Co. to Hide Payments, May Have Been Contribution to Platt.

The following were the most striking points developed at the legislative insurance investigation yesterday:

First.—That George W. Perkins banked to his own account the \$40,000 received from Kidder, Peabody & Co. for Nylc from the profits of a transaction in which he put up \$930,000 of the New-York Life's money on his own responsibility.

Second.—That the whole Nylc fund of over \$1,100,000, of which Mr. Perkins is trustee, is handled by him in conjunction with his own private accounts, and no book kept in which his private and trustee accounts are separated except by private memoranda.

Third.—That the \$2,375,000 share of the New-York Security and Trust Company for the New-York Life in the United States Steel Syndicate was arranged in this way by Mr. Perkins and other officers to conceal the fact that the company was dealing in stocks.

Fourth.—That the \$59,000 paid by J. P. Morgan & Co. out of the profits of this transaction was to take up notes of "Judge" Andrew Hamilton and of Justice E. C. McCall on behalf of the "Judge," and this method was taken to keep the payment hidden and out of the report to the State Superintendent of Insurance.

Fifth.—That this \$59,000 represented a portion of an \$38,000 additional loan to "Judge" Hamilton, paid for out of the funds of the New-York Life, but that President John A. McCall cannot swear that any of this was spent for the New-York Life business.

Sixth.—That "Judge" Hamilton was able to discount \$78,000 of loans from various banks, because President McCall had guaranteed his credit, and that one of these loans for \$10,000 just before the campaign of 1901 was probably for a contribution to the Republican State campaign, to which Senator Platt testified.

Seventh.—That no reply has been received by President McCall to his letter to "Judge" Hamilton in Europe, requesting him to return or send an account of his financial operations for the New-York Life with a statement of balance due the company.

Eighth.—That while Mr. Perkins declared he knew nothing about the payments to "Judge" Hamilton, a letter with his name signed to it, was shown directing the manner in which these payments should be divided. Mr. Perkins declared this signature was not his.

Ninth.—That President John A. McCall disapproved of the Perkins-Nylc transaction and the risking of \$930,000 of policyholders' money for the benefit of agents, the beneficiaries of Nylc.

CROWD JEERS PERKINS AT HUGHES'S REBUKE.

ATTEMPTS TO MAKE SPEECHES STOPPED BY MERCILESS CROSS QUESTIONING—SIGNATURE DENIED.

For the first time in the legislative insurance investigation Charles E. Hughes yesterday laid aside his cool and deliberate method of procedure, and he treated George W. Perkins to the fiercest and bitterest cross questioning that any witness has yet faced. First Mr. Perkins tried to make a speech. This was the favorite device employed by him on former occasions. Yesterday he was met at the start with a prompt command to answer questions, not to "orate." Then he waxed indignant and pounded the table, waved his arms and uttered protests. This was met with cool directions to address himself to pending affairs. Finally he essayed long explanations, and at the climax of one he was met with such a pointed comment that the whole audience burst into hoots and jeers and even hisses of derision. Nothing in the whole process of the investigation has compared with this manifestation of animosity which met Mr. Perkins.

Moreover, the grim comment of Mr. Hughes which provoked this unexampled demonstration will long be remembered as summing up so much of the existing insurance situation. In an unhappy moment Mr. Perkins sought to explain that the reason he was unable to trace the disposition made of the \$40,000 profit made for Nylc and banked to his own account was that he handled all the Nylc money together, without reference to individual items, mixing it with his own money and with that of other accounts of which he was trustee.

"Mr. Hughes," he illustrated, stretching out his arms and starting on a fluent period, "it's just as it is with the fees you have received during the present year. You couldn't say offhand what you had spent each sum for, could you?" "Mr. Perkins," came the answer, deliberate but unmistakable in its biting sarcasm, "I am not a trustee for my fees." Then the audience expressed its feelings.

From the point of view of the spectator, Mr. Perkins' progress from fluency and good humor to halting and almost unintelligible phrases and almost uncontrollable passion was a striking tribute to the ability of the cross-examiner. From smiling and interjecting comments to stenographers and reporters, Mr. Perkins slowly changed to an attentive and laconic witness. Frequently he paused to wipe the perspiration from his forehead, and his eyes ranged round the room, taking in the crowd and the ceiling at once. He gave every evidence of exhaustion when the grueling five hours were over.

In the morning little that was really significant occurred to disturb Mr. Perkins. On the question of rebates Mr. Perkins modestly admitted that he had taken only six on the whole twenty-four policies he held, amounting to \$210,000, but he believed in the right of the insurance official to take them. He admitted the Tarbell rebates from the New-York Life, but declared that he was not responsible for them. Mr. Perkins was patiently pained that the committee could not see the distinction between this and rebating, but did not convince them.

Mr. Hughes then began the first serious examination of the day, dealing with the subcellar syndicate by which the New-York Life took part, through the New-York Security and Trust Company, in United States Steel to the extent of \$2,375,000. Right here Mr. Perkins, with a bland smile, produced a long statement, and in reply to Mr. Hughes's first question, offered to read it.

"Just answer my question. We haven't got time for speeches," was the grim rejoinder. This provoked Mr. Perkins, who explained that he had been criticized for his share in this transaction and thought he really ought to have a chance to explain the whole affair.

"You'll have a chance to make a full explanation," was Mr. Hughes's calm assurance. Mr. Perkins pounded the table and made an ineffectual protest. Then he took up the question, He told the story of the trust company's \$5,000,000 share, \$2,225,000 of which was allotted to the New-York Life without any risk to the latter company. In consideration for letting the New-York Life in the trust company received the office of trustee for all the stock and 25 per cent of the New-York Life profit. Mr. Perkins explained that he engineered the whole transaction.

By this time he was fingering his stationery. He was denied and there were more protests. There was no written agreement, he was sure of that—the understanding was just verbal. All Mr. Perkins knew about was the \$3,000,000 for fact, he did not know about all of this, but for

ARMY AND NAVY FOOTBALL GAME.

Special trains via Pennsylvania Railroad for the Army and Navy Football Game at Princeton December 2. Special trains will leave New-York via Pennsylvania Railroad at 10:35 and 11:45 a. m., running through to Princeton, and returning immediately after the game. Round trip tickets sold on special train and all regular trains will be sold at rate of \$2.15 from New-York.—Adv.

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